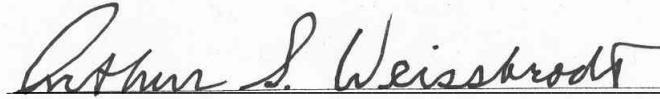




1 SCOTT J. SAGARIA (BAR # 217981)
2 ELLIOT GALE (BAR # 263326)
3 SAGARIA LAW, P.C.
4 2033 Gateway Place, Floor 5
5 San Jose, CA 95110
6 408-279-2288 ph
7 408-279-2299 fax

8 Attorney for Debtors

9 **IT IS SO ORDERED.**
10 Signed January 27, 2015

11 
12 Arthur S. Weissbrodt
13 U.S. Bankruptcy Judge

14 UNITED STATES BANKRUPTCY COURT
15 NORTHERN DISTRICT OF CALIFORNIA – DIVISION 5

16 In Re: Case No.: 14-54240-ASW
17 **GRAYELIN LEE YOUNG, SR. and**
18 **ANITA LOUISE YOUNG,** Chapter 13
19 Debtor. **ORDER RE: MOTION TO VALUE AND**
20 **AVOID LIEN**
21 Related Docket Entry #: 20
22
23 Judge: Hon. Arthur S. Weissbrodt

24 On January 2, 2015, Debtors filed a motion to value second lien of Real Time
25 Resolutions (hereinafter “Lienholder”) against the property commonly known as 18 Inez
26 Street, Watsonville, California 95076 filed on the docket as part of docket number 20, and
27 recorded in the county of Santa Cruz, California as document number 2005-0061143
28 (hereinafter “the Lien”).

29 The Court finds that notice of the motion upon Lienholder was proper. Lienholder
30 having failed to file timely opposition to Debtors’ motion, the Court hereby orders as follows:

31 1. For purposes of Debtors’ Chapter 13 plan only, the Lien is valued at zero, Real
32 Time Resolutions does not have a secured claim, and the Lien may not be enforced pursuant to
33 11 U.S.C. §§506, 1322(b)(2), and 1327.

1 2. This order shall become part of Debtors' confirmed Chapter 13 plan.

2 3. Upon entry of discharge or completion of plan payments in Debtors' Chapter 13
3 case, the Lien shall be voided for all purposes, and upon application by Debtors, the Court will
4 enter an appropriate form of judgment voiding the Lien.

5 4. If Debtors' Chapter 13 case is dismissed or converted to one under another
6 chapter before Debtors obtain a discharge or completes plan payments, this order shall cease to
7 be effective and the Lien shall be retained to the extent recognized by applicable
8 nonbankruptcy law, and upon application by the lienholder, the Court will enter an appropriate
9 form of order restoring the Lien.

10 5. Except as provided by separate, subsequent order of this Court, the Lien may
11 not be enforced so long as this order remains in effect.

12
13 ***** END OF ORDER *****
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

1 COURT SERVICE LIST
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28